



Retail Buyer's Order

New Used Demo

Purchaser's Name: Alexandre da Costa

Date: 6-20-22

Address: 80 COLUMBIA AVE KENNY

STATE: NJ Zipcode: 07032

STREET:

CITY:

Residence Phone: _____ Business Phone: _____

Social Security #:

Date of Birth:

9-20-80

Driver's License

Please Enter My Order For One: 2008 LAMBORGHINI Model: GALLARDO

Mileage: 38,100

Body Type: YEAR AND MAKE:

Color: WHITE

Top: _____

Trim: _____

Stock No: _____

Serial No: ZHWGU12T98LA06891

To be Delivered On or About: _____

IF A CREDIT SALE, REQUIRED INFORMATION CONTAINED ON A SEPARATE
DISCLOSURE STATE IS MADE A PART OF THIS ORDER.

ALL USED VEHICLE SALES DEALERS OBLIGATION

The laws of New Jersey require Motor Vehicle Dealers to make all necessary repairs, without charge, or return the full purchase price to the purchaser in the event a used vehicle sold and intended to be registered in this State fails to meet State Inspection Standards for the issuance of a certificate of approval due to a defect that is not the result of the purchaser's own act. The undersigned, before entering into his contract to purchase, has been informed of dealer's obligation above and agrees to have the used vehicle inspected within 7 days from the date of delivery of such vehicle.

DATE

PURCHASER'S SIGNATURE

WAIVER OF DEALER'S OBLIGATION

The undersigned, before entering into this contract to purchase, has read and understood the above Dealer's Obligation, and does hereby WAIVE AND RELEASE the DEALER'S OBLIGATION to make repairs without charge or return the full purchase price in the vehicle fails to meet State Inspection Standards for the issuance of a certificate of approval.

DATE	PURCHASER'S SIGNATURE
Price of Unit	<u>100,000.00</u>
Additional Equipment (options)	<u>100,000.00</u>
Documentary Fee	<u>\$349.00</u>
Total Price Vehicle	
Less Trade-In	
TOTAL TAXABLE AMOUNT	<u>100,349.00</u>
NJ Sales Tax	<u>6648.72</u>
Registration/Title Fee	
NET PAY-OFF ON TRADE-IN	<u>158.00</u>
TOTAL	<u>107,153.72</u>
Deposit (Minimum Required 10%)	<u>107,153.72</u>
BALANCE IN CASH OR CERTIFIED CHECK DUE ON DELIVERY	<u>100,000.00</u>
<i>At Triniti</i>	

IF A NEW VEHICLE SALE...

The only warranties applying to this vehicle are those offered by the manufacturer. The selling dealer sells this vehicle "as is" and hereby disclaims all warranties, either express or implied, including any implied warranties of merchantability and fitness for a particular purpose. Any liability of the selling dealer with respect to defects or malfunctions of this vehicle including, without limitation, those which pertain to performance or safety, (whether by way of "strict liability," based upon selling dealer's negligence, or otherwise), is expressly excluded and purchaser hereby assumes any such risks. The manufacturer's warranty is not affected by this disclaimer of warranties by the selling dealer.

IF A USED VEHICLE SALE - CHECK APPROPRIATE BOX

This vehicle is sold "as is" and the selling dealer hereby expressly disclaims all warranties, either express or implied, including any implied warranties of merchantability and fitness for a particular purpose. Any liability of the selling dealer with respect to defects or malfunctions of this vehicle including, without limitation, those which pertain to performance or safety, (whether by way of "strict liability," based upon selling dealer's negligence, or otherwise), is expressly excluded and purchaser hereby assumes any such risks.

OR

The only dealer warranty on this vehicle is the limited warranty which is issued with and made a part of this order form.

TRADE-IN DESCRIPTION AND ALLOWANCE

Year: _____ Make: _____ Model: _____

Serial No: _____ Mileage: _____

Trade-in Value: _____ Date of: _____

Less Balance Owed: _____

Net Trade-in Allowance: _____

Balance Owed to: _____

Address: _____

Account No.: _____

Info From: _____ Good Thru: _____

Purchaser verifies that above stated mileage of: _____

on the trade-in vehicle is accurate.

DATE

PURCHASER'S SIGNATURE

Purchaser agrees that this Order on the face and reverse side and any attachments to it includes all the terms and conditions of the sale. Purchaser further agrees that this Order cancels and supersedes any prior agreements and as of the date signed by Dealer or his authorized agent comprises the complete and exclusive statement of the terms of the agreement between Purchaser and Dealer. THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE. Purchaser by his execution of this Order acknowledges that he has read its terms and conditions and has received a true copy of the Order. YOU HAVE THE RIGHT TO A WRITTEN ITEMIZED PRICE FOR EACH SPECIFIC DOCUMENTARY AND PRE-DELIVERY SERVICE WHICH IS TO BE PERFORMED. THE AUTOMOTIVE DEALER MAY NOT CHARGE FOR PRE-DELIVERY SERVICES FOR WHICH THE AUTOMOTIVE DEALER IS REIMBURSED BY THE MANUFACTURER.

ACCEPTED BY: _____

DATE

DEALER OR HIS AUTHORIZED REPRESENTATIVE

DATE

PURCHASER'S SIGNATURE

ALL BALANCES MUST BE PAID IN CASH OR CERTIFIED CHECK ONLY
THIS IS A SPECIAL ORDER NO SUBJECT TO CANCELLATION. DEPOSIT NON-REFUNDABLE. IMPORTANT: READ THE TERMS AND CONDITIONS ON THE BACK OF THIS ORDER BEFORE SIGNING

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

6-21-22

Buyer Name and Address
(Including County and Zip Code)

ALEXANDRE J. DA COSTA
80 COLUMBIA AVE
Kearny NJ 07032

Co-Buyer Name and Address
(Including County and Zip Code)

VIVIANNE L'ANNUES
80 COLUMBIA AVE
Kearny NJ 07032

Seller-Creditor (Name and Address)

B&L Auto Inc
DA/COSTA's Auto Group
1829 US Hwy 1
Rutherford NJ 07070

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
Used	2008	LAMBORGHINI GALLARDO	ZHWGZZT98LA06891	<input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.9 %	\$ 15,526.58	\$ 100,000.00	\$ 115,526.58	\$ 7153.12 is \$ 122,679.70

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due	(e) means an estimate
39	\$ 2962.22	MONTHLY	beginning 7-21-22
	\$		

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late. If the vehicle is primarily for personal, family, or household use and the cash price is \$ 10,000 or less, the charge for each late payment will be \$ 10.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 6648.12 sales tax)	\$ 106,997.12 (1)
2 Total Downpayment =	
Trade-In (Year) (Make) (Model)	N/A
Gross Trade-In Allowance	\$ —
Less Pay Off Made By Seller to	\$ —
Equals Net Trade In	\$ —
+ Cash	\$ 7153.12
+ Other	\$ —
+ Other	\$ —
+ Other	\$ —
If total downpayment is negative, enter "0" and see 4J below)	\$ 7153.12 (2)
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 99,844.00 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies. Life	\$ —
Disability	\$ —
B Other Optional Insurance Paid to Insurance Company or Companies	\$ —

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both

Premium:

Credit Life \$

Credit Disability \$

Insurance Company Name

Home Office Address

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the amount financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

<input type="checkbox"/>	Type of Insurance	Term
Premium \$		
Insurance Company Name		

E Supplemental Title Fee	\$
F Vehicle Tire Fee	\$
G Government Taxes Not Included in Cash Price	\$
H Government License and/or Registration Fees	\$
I Government Certificate of Title Fees	\$ 158.00
J Other Charges (Seller must identify who is paid and describe purpose)	\$
to _____ for Prior Credit or Lease Balance	\$
to _____ for _____	\$
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 158.00
5 Amount Financed (3 + 4)	\$ 100,000.00 (4)

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____, Year _____ SELLER'S INITIALS _____

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term _____ Mos. _____ Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs X _____

Returned Check Charge: You agree to pay a charge of \$ 20 if any check you give us is dishonored. If the Vehicle is primarily for personal, family, or household use and the cash price is greater than \$10,000, or the Vehicle is for business or agricultural use, you also agree to pay a charge of \$20 if any electronic payment is returned unpaid.

If this box is checked, the following late charge applies to vehicles purchased primarily for business or agricultural use.

If a payment is not received in full within _____ days after it is due, you will pay a late charge of \$ _____ or _____ % of the part of the payment that is late, whichever is less. If this box is not checked, the late charge in the "Federal Truth-In-Lending Disclosures" still applies.

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X *James Gallardo*
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See back for other important agreements.

Do not sign this contract in blank.

You are entitled to a copy of the contract at the time you sign.
Keep it to protect your legal rights.

NOTICE TO RETAIL BUYER

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X

Buyer Printed Name

Date

Co-Buyer Signs X

Co-Buyer Printed Name

Date

Title

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have

to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X *None*

B&B Auto

Date

Address

By X

Jeff

Title *Manager*

Seller assigns its interest in this contract to

TRINITY INVESTMENT

(Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse

Assigned without recourse

Assigned with limited recourse

Seller

By X

B&B Auto Inc/Carson Auto Group

Date *2/17/20*